

SR 530 Landslide Recovery Guide



**The Office of Congresswoman Suzan DelBene
Washington's 1st Congressional District**



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●●● A NOTE FROM CONGRESSWOMAN SUZAN DELBENE ●●●

Washington recently experienced one of the worst natural disasters in our state's history. We've seen an entire neighborhood wiped out by the landslide along State Route (SR) 530 near Oso, and we mourn the tragic loss of life in our communities.

Our recovery is only just beginning. Please know I am committed to working with our congressional delegation and the Obama administration to ensure that the federal government provides all available resources to support our state in this time of need.

In this Resource Guide, I have compiled a number of resources available to Washingtonians impacted by the landslide. In this guide you will find information about applying for Federal Emergency Management Agency (FEMA) disaster assistance, filing claims for your property or small business, contacting local, state, and federal officials, supporting your friends and neighbors during these difficult times, and more.

Also, please note that this is a general resource guide and the information within is not exhaustive. This guide is a compilation of existing federal resources and is not intended to be the sole resource upon which those impacted by the disaster should rely. Because the situation is constantly evolving, please check my website (delbene.house.gov) or call my office in Bothell at 425-485-0085 for additional assistance. If you think you need legal support, please call the American Bar Association Disaster Hotline at 1-844-676-4366 or visit

http://www.americanbar.org/groups/committees/disaster/resources/disaster_legal_hotlines.html.

All individuals who were impacted by the SR 530 landslide should apply for FEMA assistance. Please call 1-800-621-FEMA (3362) or visit www.DisasterAssistance.gov by Monday, June 2, 2014. The toll-free telephone number will operate from 4 a.m. to 8 p.m. Pacific Daylight Time seven days a week until further notice.

You can also call my Bothell office at 425-485-0085 if you have problems with a federal agency and need additional assistance.

Washingtonians pull together in times of crisis, and we will persevere from this tragedy just as we have so many times before. Please know that my staff and I are here to help.

Sincerely,

Suzan DelBene
U.S. Representative

●●● QUICK GUIDE ●●●

For an immediate life threatening emergency, call 911

For non-emergency assistance, call 211

Snohomish County 530 Slide News & Resources

<http://www.snohomishcountywa.gov/2354/530-Slide>

American Red Cross:

Disaster and Emergency Assistance: <http://www.redcross.org/find-help>

Snohomish County Red Cross Call Center, available 8am-8pm: (425)740-2325

FEMA: President Obama approved a major disaster declaration for the SR 530 slide on April 2, 2014. The declaration provides a number of programs to assist individuals, households and businesses, along with assistance for public agencies and selected non-profits that have participated in response efforts. **Anyone impacted by the slide** - victims' families, volunteers, employers or employees facing challenges as a result of the slide - **should register with FEMA** by calling **1-800-621-FEMA (3362)** or visiting www.disasterassistance.gov.

Small Business Administration (SBA) Disaster Assistance Center:

1-800-659-2955; online at <http://www.sba.gov/content/disaster-assistance>

WSDOT: For updated transportation information related to SR 530, please visit:

<http://www.wsdot.wa.gov/Projects/SR530/Landslide/default.htm>

Washington State Employment Security Department (ESD): Disaster Unemployment Assistance is available. Individuals should call 1-855-636-5610, option 1, to apply. May 5, 2014 is the deadline. For more information about unemployment benefits for workers impacted by the landslide:

<http://www.esd.wa.gov/newsandinformation/breakingnews/landslide-unemployment-help.php>

Washington State Department of Revenue (DOR): WA DOR has established a web page with information for property owners and businesses impacted by the landslide:

<http://dor.wa.gov/Content/GetAFormOrPublication/PublicationBySubject/TaxTopics/DisasterRelief.aspx>

Washington State Office of the Attorney General (AG)

The Washington State AG's office, in conjunction with the Washington State Secretary of State and the Better Business Bureau, issued a consumer alert to urge donors to be on guard against possible charity scams and provided tips for prudent gift-giving.

http://www.atg.wa.gov/pressrelease.aspx?&id=31987#.U0bQk_lV1m

Washington State Office of the Insurance Commissioner: People who lost or suffered damage to property as a result of the landslide can contact the Insurance Commissioner’s consumer advocates with questions about their options at 800-562-6900 or online at:

<http://www.insurance.wa.gov/about-oic/what-we-do/advocate-for-consumers/consumer-advocacy/talk-with-an-expert/>

Free Legal Assistance Program for Victims of the Landslide: Snohomish County Legal Services, Snohomish County Bar Association, and the Northwest Justice Project are partnering with the American Bar Association Young Lawyers Division and FEMA in making available free disaster-related legal advice and assistance to those impacted in Snohomish County. Low-income disaster survivors can call the toll-free helpline at 1-844-676-4366 to request legal assistance:

http://www.americanbar.org/groups/committees/disaster/resources/disaster_legal_hotlines.html.

Washington Small Business Development Center Network (WSBDC)

WSBDCs are providing the following services to help small businesses affected by the disaster (at no charge for any services): counseling for financial, accounting, marketing and other post disaster challenges; management and technical assistance; business planning to help business owners re-establish their operations and plan for their future; help in reconstructing damaged or destroyed business records; and assistance with updating or rewriting business plans. Please visit

<http://www.wsbdc.org/contact-an-advisor> to find the nearest WSBDC location near you.

For assistance please contact any of my offices, or visit my website at www.delbene.house.gov

Bothell Office:
Canyon Park Business Center
22121 17th Ave. SE, Bldg E
Bothell, WA 98021
(425) 485-0085

Mount Vernon Office:
204 W. Montgomery St.
Mount Vernon, WA 98273
(360) 416-7879

Washington, DC Office:
318 Cannon HOB
Washington, DC 20515
(202) 225-6311

●●● FEMA DISASTER ASSISTANCE ●●●

All individuals who were impacted by the SR 530 landslide should apply for FEMA. Please call 1-800-621-FEMA (3362) or visit www.DisasterAssistance.gov by Monday, June 2, 2014.

On Wednesday, April 2, 2014, President Obama issued a major disaster declaration for the State of Washington, ordering federal aid to supplement state and local recovery efforts to areas affected by the landslide, which has displaced many families in Oso, WA and the surrounding areas.

The Federal Emergency Management Agency (FEMA) is the primary federal agency tasked with helping individuals, businesses, and public entities recover after a disaster. All individuals impacted by the landslide should register through FEMA at www.disasterassistance.gov.

Under Title V of the Stafford Act, the Department of Homeland Security, through FEMA, is authorized to provide emergency assistance to save lives and to protect property and public health and safety, or to lessen or avert the threat of a catastrophe in the designated areas.

FEMA individual assistance allows homeowners to qualify for grant money and services to people in the declared disaster area whose property has been damaged or destroyed and whose losses are underinsured or not covered by insurance.

●●● HOW TO APPLY FOR FEMA DISASTER ASSISTANCE ●●●

All individuals who were impacted by the SR 530 landslide should apply for FEMA assistance. Please call 1-800-621-FEMA (3362) or visit www.DisasterAssistance.gov by June 2, 2014.

Individuals who may be eligible for individual assistance should apply through one of the following options:

- Apply by phone to FEMA: **1-800-621-FEMA (3362)**. Disaster assistance applicants, who have a speech disability or hearing loss and use TTY, should call 1-800-462-7585 directly; for those who use 711 or Video Relay Service (VRS), call 1-800-621-3362. The toll-free telephone numbers will operate from 4 a.m. to 8 p.m. Pacific Daylight Time seven days a week until further notice.
- You can also apply online anytime at www.DisasterAssistance.gov.
- By smartphone or tablet, use m.fema.gov.

Please have the following information available when you call:

- A phone number and a reliable alternate in case FEMA needs to call you back;
- Address of the damaged property;
- Social Security number;
- Bank account information (or direct deposit information);
- Insurance information (if you have insurance);
- Brief description of damages;
- Current mailing address; and
- Pen and paper to write down your registration number.

Government disaster assistance only covers basic needs and usually will not compensate you for your entire loss. If you have insurance, the government may help pay for basic needs not covered under your insurance policy.

Disaster-related assistance may include:

- Rental payments for temporary housing for those whose homes are unlivable;
- Grants for home repairs and replacement of essential household items;
- Unemployment payments for workers who temporarily lost jobs because of the disaster and do not qualify for state benefits (self-employed);
- Low-interest loans to cover residential losses not fully compensated by insurance;
- Crisis counseling for those traumatized by the disaster; or
- Advisory assistance for legal veterans' benefits and social security matters.

●●● FAQs ABOUT FEMA ASSISTANCE ●●●

All individuals who were impacted by the SR 530 landslide should apply for FEMA assistance. Please call 1-800-621-FEMA (3362) or visit www.DisasterAssistance.gov by June 2, 2014.

Do I have to register with FEMA to get help? Yes, with very few exceptions, if you want federal assistance you must register with FEMA, either by telephone (1-800-621-FEMA (3362)) or online (www.DisasterAssistance.gov). You will need your FEMA registration number for future reference.

What is the difference between FEMA and the SBA? FEMA coordinates the Federal Government's role in preparing for, preventing, mitigating the effects of, responding to, and recovering from all domestic disasters. SBA, on the other hand, is the Federal Government's primary source of money for the long-term rebuilding of disaster-damaged private property. SBA helps homeowners, renters, businesses, and non-profit organizations repair or replace real estate, personal property, machinery and equipment, inventory, and business assets that have been damaged or destroyed in a declared disaster. These disaster loans cover uninsured and uncompensated losses and do not duplicate benefits of other agencies or organizations. For information about SBA programs, applicants may call 1-800-659-2955 (TTY 1-800-877-8339).

Where can I find updated information from FEMA? Up-to-date information on assistance in Washington is accessible at <http://www.fema.gov/disaster/4168>. For a three-step Disaster Assistance Process and recent news on disaster response and recovery, please visit <http://www.fema.gov/apply-assistance>. If you are looking for the nearest Disaster Recovery Center, go to <http://www.fema.gov/disaster-recovery-centers>.

●●● ASSISTANCE TO INDIVIDUAL HOUSEHOLDS ●●●

FEMA also may determine that you qualify for the Individuals and Households Program (IHP). IHP provides financial help or direct services to those who have necessary expenses and serious needs if they are unable to meet the needs through other means such as insurance. Up to \$32,400 is available in financial help (adjusted each year on October 1st), while other forms of IHP assistance have separate limits.

The following types of assistance may be available through IHP:

Housing Assistance:

- **Temporary Housing:** Homeowners and renters receive funds to rent a different place to live or a temporary housing unit if rental properties are not available.
- **Replacement:** Homeowners receive limited funds to replace their destroyed home.
- **Semi-Permanent or Permanent Housing Construction:** Direct assistance or money for the construction of a home. This type of assistance occurs only in very unusual situations, in locations specified by FEMA, where no other type of housing assistance is possible.
- **Repair:** Where possible, homeowners receive grants to repair damage from the disaster that is not covered by insurance. The goal is to make the damaged home safe and sanitary.

Other Needs Assistance: The Other Needs Assistance provision of the IHP provides grants for uninsured, disaster related necessary expenses and serious needs. An individual homeowner or renter may need to apply for a SBA loan before receiving assistance.

Covered expenses include:

- Medical and dental expenses
- Funeral and burial costs
- Repair, cleaning, or replacement of:
 - Clothing
 - Household items (room furnishings, appliances)
 - Specialized tools or protective clothing and equipment required for your job
 - Necessary educational materials (computers, school books, supplies)
 - Clean-up items (wet/dry vacuum, air purifier, dehumidifier)
 - Fuel for primary heat source (heating oil, gas)
 - Repairing or replacing vehicles damaged by the disaster, or providing public transportation or other transportation costs
 - Moving and storage expenses related to the disaster
 - Costs for certain day-to-day expenses incurred or increased as a result of the disaster (e.g., child care, transportation, etc.)

Contact FEMA at **1-800-621-FEMA (3362)** for questions about other items that may be covered.

●●● FEMA/STATE DISASTER RECOVERY CENTERS ●●●

Disaster Recovery Centers (DRCs) are open in Snohomish County to help survivors in the aftermath of the landslide. Save time and register with FEMA first before visiting a disaster recovery center.

- Register with FEMA by phone: 1-800-621-FEMA (3362) or (TTY) 1-800-462-7585; users of 711 or Video Relay Service can call 1-800-621-3362.
- Register online: www.DisasterAssistance.gov or by tablet or smartphone: m.fema.gov

As of April 7, 2014, the following DRCs are open:

Oso Fire Station (Snohomish County Fire Protection District 25 - parking lot)
21824 State Route 530 NE
Arlington, WA 98223

Arlington Public Works Administration – Stillaguamish Conference Room
154 West Cox Ave.
Arlington, WA 98223

Darrington Ranger District Office (parking lot)
1405 Emens Ave. North
Darrington, WA 98241

Hours of Operation
Monday through Friday, 11 a.m. – 8 p.m.
Saturday, 11 a.m. – 4 p.m.
Closed on Sundays

●●● SMALL BUSINESS ADMINISTRATION DISASTER LOANS ●●●

Whether you rent or own your own home, business, or a farm that is impacted by the landslide, you may be eligible for financial assistance from the SBA. Please note that the filing deadline for physical damage is **June 2, 2014** and the deadline for economic injury is **January 2, 2015**.

WHAT YOU NEED TO DO

Begin by registering with FEMA if you haven't already done so by calling **1-800-621-FEMA (3362)**.

Homeowners and renters should submit their SBA disaster loan application, even if they are not sure if they will need or want a loan. If SBA cannot approve your application, in most cases they refer you to FEMA's Other Needs Assistance (ONA) program for possible additional assistance.

Three Ways to Apply to SBA

- Apply online using the Electronic Loan Application (ELA) via SBA's secure website: <https://disasterloan.sba.gov/ela>.
- Apply in person at any Disaster Recovery Center and receive personal, one-on-one help from an SBA representative. For additional information or to find a location near you visit: <http://www.sba.gov/content/current-disaster-declarations> or call SBA at 1-800-659-2955. Individuals who are deaf or hard-of-hearing may call 1-800-877-8339.
- Apply by mail: complete a paper application and mail it to SBA at: 14925 Kingsport Rd., Ft. Worth, TX 76155-2243.

Frequently Asked Questions about SBA Loans

What Types of Disaster Loans are Available?

- Home Disaster Loans: Loans to homeowners or renters to repair or replace disaster-damaged real estate or personal property owned by the victim. Renters are eligible for their personal property losses, including automobiles.
- Business Physical Disaster Loans: Loans to business to repair or replace disaster-damaged property owned by the business, including real estate, inventories, supplies, machinery, and equipment. Businesses of any size are eligible as are non-profit organizations such as charities, churches, and private universities.
- Economic Injury Disaster Loans (EIDLs): Loans for working capital to assist small businesses and small agricultural cooperatives through the disaster recovery period. EIDL assistance is only available to applicants and their owners who cannot provide for their own recovery from non-government sources. Farmers, ranchers, nurseries, religious and non-profit organizations are not eligible for an EIDL.

What are the Credit Requirements?

- Credit History: Applicants must have a credit history acceptable to SBA.
- Repayment: Applicants must show ability to repay all loans.
- Collateral: Collateral is required for physical loss loans over \$14,000 and all EIDL loans over \$5,000. SBA takes real estate as collateral when available. SBA will not decline a loan for lack of collateral, but requires you to pledge what is available.

What are the Interest Rates?

By law, the interest rates depend on SBA's determination of where each applicant has the ability to receive credit from other sources. SBA bases this decision on whether the applicant has sufficient funds or other resources, or the ability to borrow from non-government sources, to provide for their own disaster recovery. Interest rates are fixed for the term of the loan, and are determined from disaster to disaster with market conditions. Currently, the applicable interest rates are:

	No Credit Available Elsewhere	Credit Available Elsewhere
Home Loans	2.500%	5.000%
Business Loans	4.000	6.000%
Non-Profit Organization Loans	3.000%	3.625%
Economic Injury Loans for Businesses and Small Agricultural Cooperatives	4.000%	N/A

What are Loan Terms?

The maximum term is 30 years. However, the law restricts businesses with credit available elsewhere to a maximum 3-year term. SBA sets the installment payment amount and corresponding maturity based upon each borrower's ability to repay.

What are the Loan Amount Limits?

- Home Loans: SBA regulations limit home loans to \$200,000 for the repair or replacement of real estate and \$40,000 to repair or replace personal property. Loan amounts cannot exceed the verified uninsured disaster loss.
- Business Loans: The law limits business loans to \$2,000,000 for the repair or replacement of real estate, inventories, machinery, equipment and all other physical losses. Subject to this

maximum, loan amounts cannot exceed the verified uninsured disaster loss.

- Economic Injury Disaster Loans (EIDL): The law limits EIDL(s) to \$2,000,000 for alleviating economic injury caused by the disaster. The actual amount of each loan is limited to the economic injury determined by program standards, less business interruption insurance and other recoveries up to the administrative lending limit. SBA also considers potential contributions that are available from the business and/or its owner(s) or affiliates.
- Business Loan Ceiling: The \$2,000,000 statutory limit for business loans applies to the combination of physical and economic injury, and applies to all disaster loans to a business and its affiliates for each disaster. If a business is a major source of employment, SBA has the authority to waive the \$2,000,000 statutory limit.

What Restrictions are there on Loan Eligibility?

- Uninsured Losses: Only uninsured or otherwise uncompensated disaster losses are eligible. Any insurance proceeds which are required to be applied against outstanding mortgages are not available to fund disaster repairs and do not reduce loan eligibility. However, any insurance proceeds voluntarily applied to any outstanding mortgages reduce loan eligibility.
- Ineligible Property: Secondary homes, personal pleasure boats, recreational vehicles and similar property are not eligible, unless used for business purposes. Property such as antiques and collections are eligible only to the extent of their functional value. Amounts for landscaping, swimming pools, etc., are limited.
- Noncompliance: Applicants who have not complied with the terms of previous SBA loans are not eligible. This includes borrowers who did not maintain flood and/or hazard insurance on previous SBA or Federally Insured loans.

Is There Help Available for Relocation?

You may use your SBA disaster loan to relocate. The amount of the relocation loan depends on whether you relocate voluntarily or involuntarily. If you are interested in relocation, an SBA representative can provide you with more details on your specific situation.

●●● TAX RELIEF & IRS ASSISTANCE ●●●

The Internal Revenue Service is providing tax relief to those impacted by the landslide. For the latest information about federal tax relief, please see: <http://www.irs.gov/uac/Newsroom/IRS-Gives-Tax-Relief-to-Washington-State-Mudslide-and-Flooding-Victims1>

The tax relief is part of a coordinated federal response to the landslide. Following the President's disaster declaration for individual assistance issued by the Federal Emergency Management Agency (FEMA), the IRS said that affected taxpayers in Snohomish County, including the Sauk-Suiattle, Stillaguamish and Tulalip tribes, will receive this and other special tax relief.

The tax relief postpones various tax filing and payment deadlines that occurred starting on March 22, 2014. As a result, affected individuals and businesses will have until October 15, 2014 to file these returns and pay any taxes due.

This includes the regular April 15 deadline for filing 2013 individual income tax returns and making tax payments. It also includes the April 15 deadline for making 2013 contributions to an individual retirement account.

The IRS will abate any interest, late-payment or late-filing penalty that would otherwise apply. The agency automatically provides this relief to any taxpayer with an IRS address of record located in the disaster area. Taxpayers need not contact the IRS to get this relief.

Beyond the relief provided to taxpayers in the FEMA-designated localities, the IRS will work with any taxpayer who lives outside the disaster area but whose records necessary to meet a deadline occurring during the postponement period are located in the affected area. All workers assisting the relief activities who are affiliated with a recognized government or philanthropic organization also qualify for relief. Taxpayers qualifying for relief who live outside the disaster area need to contact the IRS at 866-562-5227 to request this tax relief.

In addition, Snohomish County will reduce assessed values of damaged or destroyed properties without property owners needing to file a claim for property tax relief. For the latest information about property tax relief for properties affected by the SR 530 slide, please see: <http://wa-snohomishcounty.civicplus.com/DocumentCenter/View/14113>